

Table I.B.3.b.(1)(1998) Percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	85.1%	86.8%	84.7%	83.4%	84.2%	85.8%	84.7%	85.3%
Industry group **								
Agric., fish., forest.	80.2%	77.8%	63.1%	64.0%	76.7%	94.5%	72.8%	85.3%
Mining	94.3%	90.0%	95.0%	99.7%	91.7%	94.9%	93.6%	94.3%
Construction	77.8%	86.8%	83.1%	76.3%	68.9%	72.4%	84.0%	70.4%
Manufacturing	93.3%	84.6%	91.1%	91.7%	91.5%	95.2%	89.3%	94.0%
Transp., commu., util.	88.5%	87.8%	90.9%	86.6%	88.6%	88.7%	89.0%	88.5%
Wholesale trade	88.4%	82.4%	91.1%	88.6%	87.4%	89.1%	87.9%	88.5%
Retail Trade	78.4%	84.9%	83.5%	81.0%	76.4%	76.9%	82.9%	77.2%
Fin., ins., real est.	89.1%	89.1%	68.9%	92.8%	92.1%	89.7%	83.1%	90.3%
Services	81.7%	88.6%	85.7%	79.8%	81.3%	79.9%	83.8%	80.9%
Unknown	70.8% *	70.8% *	--	--	--	--	70.8% *	--
Ownership								
For profit, incorporated	85.7%	87.5%	85.2%	83.6%	84.7%	86.5%	85.1%	85.9%
For profit, unincorporated	85.4%	87.9%	82.4%	78.3%	85.4%	88.7%	85.2%	85.6%
Nonprofit	83.7%	81.4%	82.4%	84.6%	81.8%	86.0%	81.9%	84.3%
Unknown	78.3%	--	--	85.2%	86.1%	77.5%	94.4%	78.3%
Age of firm								
Less than 5 years	80.4%	87.5%	76.0%	69.4%	80.3%	91.3%	79.5%	81.7%
5-9 years	83.0%	88.5%	82.7%	81.5%	80.7%	82.4%	85.2%	80.6%
10-19 years	85.3%	87.1%	87.7%	84.6%	81.7%	87.8%	86.8%	84.0%
20 or more years	87.6%	86.0%	85.9%	85.2%	85.9%	90.5%	84.8%	88.5%
Unknown	82.4%	46.2% *	84.4%	85.9%	81.7%	82.4%	78.8%	82.4%
Multi/single status								
2 or more locations	87.1%	97.1%	94.4%	92.0%	88.7%	86.0%	92.4%	86.9%
1 location only	81.3%	86.6%	83.3%	80.2%	74.6%	76.5%	83.7%	77.1%
Percent full-time employees								
Less than 25%	88.7%	90.8%	85.4%	90.9%	84.5%	93.5%	91.3%	87.5%
25-49 %	82.9%	91.5%	88.0%	86.6%	80.4%	81.3%	89.3%	81.4%
50-74 %	87.7%	85.1%	85.4%	85.8%	87.8%	89.4%	85.8%	88.4%
75% or more	85.0%	86.9%	84.5%	83.1%	83.9%	85.7%	84.5%	85.1%
Union presence								
No union employees	83.6%	87.2%	85.1%	83.9%	83.5%	82.3%	85.1%	83.0%
Has union employees	89.0%	84.1%	85.0%	81.0%	87.2%	90.8%	83.8%	89.6%
Unknown	89.9%	84.3%	75.1%	71.6%	85.7%	92.1%	75.5%	91.2%
Percent low wage employees **								
50% or more low wage	69.5%	73.7%	77.3%	61.7%	61.9%	78.7%	69.0%	69.7%
Less than 50% low wage	87.3%	87.8%	85.7%	85.3%	86.4%	90.1%	86.0%	87.9%
Unknown	83.2%	81.3%	71.2%	74.1%	80.5%	83.7%	75.2%	83.4%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

* Figure does not meet standard of reliability or precision.

-- Data suppressed due to high standard errors or no reported values in cell.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

Table I.B.3.b.(1)(1998) Standard error for percent of private-sector full-time employees eligible for health insurance at establishments that offer health insurance by firm size and selected characteristics: United States, 1998

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	0.49%	1.15%	0.99%	1.38%	0.71%	0.75%	0.87%	0.48%
Industry group **								
Agric., fish., forest.	3.85%	3.81%	7.28%	6.41%	13.04%	1.57%	4.69%	3.87%
Mining	1.47%	13.93%	20.13%	14.89%	5.32%	1.38%	3.59%	1.56%
Construction	1.22%	1.62%	2.43%	2.56%	3.45%	6.47%	1.13%	2.25%
Manufacturing	0.65%	4.32%	1.09%	0.90%	1.01%	0.36%	2.10%	0.49%
Transp., commu., util.	1.93%	2.16%	1.86%	2.29%	3.23%	2.56%	0.91%	2.22%
Wholesale trade	1.02%	3.84%	2.04%	1.97%	2.26%	1.80%	1.75%	1.25%
Retail Trade	0.85%	2.99%	0.71%	1.60%	1.93%	1.37%	1.56%	1.15%
Fin., ins., real est.	0.79%	1.82%	7.63%	1.39%	1.34%	1.42%	3.71%	1.16%
Services	1.30%	1.45%	1.11%	3.22%	1.32%	1.65%	2.10%	1.21%
Unknown	21.55% *	21.55% *	--	--	--	--	21.55% *	--
Ownership								
For profit, incorporated	0.60%	1.44%	1.19%	1.53%	0.86%	0.82%	1.01%	0.62%
For profit, unincorporated	1.06%	1.22%	1.85%	3.81%	3.22%	2.56%	0.78%	2.11%
Nonprofit	1.02%	3.80%	2.48%	2.57%	1.99%	1.68%	2.47%	0.96%
Unknown	1.94%	--	--	8.04%	3.99%	1.99%	26.34%	1.94%
Age of firm								
Less than 5 years	2.01%	1.66%	5.21%	3.20%	2.82%	3.26%	2.62%	3.53%
5-9 years	1.77%	1.77%	2.69%	1.77%	3.06%	4.99%	1.21%	2.60%
10-19 years	0.82%	1.44%	0.87%	1.24%	2.00%	2.54%	0.85%	1.45%
20 or more years	0.67%	2.59%	0.99%	2.32%	0.66%	0.82%	2.10%	0.53%
Unknown	0.94%	15.24% *	16.27%	3.00%	2.39%	1.10%	7.71%	0.94%
Multi/single status								
2 or more locations	0.54%	1.29%	1.03%	1.09%	0.78%	0.80%	1.28%	0.61%
1 location only	0.91%	1.20%	1.27%	1.76%	1.37%	6.60%	1.01%	1.47%
Percent full-time employees								
Less than 25%	2.03%	3.74%	5.66%	2.54%	4.37%	2.46%	2.46%	2.21%
25-49 %	1.07%	1.04%	3.63%	1.67%	2.78%	1.23%	1.44%	1.29%
50-74 %	0.79%	1.87%	2.25%	1.77%	1.50%	1.06%	1.47%	0.91%
75% or more	0.49%	1.18%	1.13%	1.47%	0.63%	0.78%	0.92%	0.48%
Union presence								
No union employees	0.58%	0.93%	0.78%	1.55%	0.68%	0.92%	0.96%	0.55%
Has union employees	0.81%	3.84%	3.51%	3.24%	2.18%	0.91%	2.41%	0.92%
Unknown	1.84%	7.38%	6.19%	5.67%	3.76%	1.45%	5.29%	1.43%
Percent low wage employees **								
50% or more low wage	2.12%	3.65%	3.44%	3.33%	4.85%	3.84%	2.64%	2.42%
Less than 50% low wage	0.56%	1.05%	0.97%	1.34%	0.71%	1.07%	0.94%	0.54%
Unknown	0.76%	7.64%	7.09%	3.84%	2.58%	0.96%	4.38%	0.71%

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 1998 Medical Expenditure Panel Survey-Insurance Component.

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